

For More  
Information:  
803.896.2211

QUALIFIED  
HOMEBUYERS  
CAN RECEIVE:

0%, 3%, 4%  
or 5%

Down Payment Assistance

## Why choose a Palmetto Home Advantage mortgage?

The Palmetto Home Advantage Program is SC Housing's mortgage program designed to serve both first-time and "move-up" borrowers. It is a conventional mortgage offering 0%, 3%, 4% or 5% forgivable down payment assistance, no first-time homebuyer requirements and reduced mortgage insurance coverage (18%) for lower monthly payments. New and existing homes are eligible.

**Conventional ease. Flexible options.** For borrowers with credit scores of 640 or higher, Palmetto Home Advantage offers cost savings over the long term. Mortgage insurance may be cancelled; certain restrictions apply. Maximum borrower income limit is 80% of Area Median Income (AMI) as determined by Fannie Mae or Freddie Mac. Your lender will determine if you qualify. A Palmetto Home Advantage Program mortgage may be the loan program for you!

### For more information:

For a list of participating lending partners, visit our website at [SCHousing.com](http://SCHousing.com), call us direct at 803.896.2211 or email us at [mortgage.production@schousing.com](mailto:mortgage.production@schousing.com).



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